



**FILED**

**MAR 26 2024**

**INSURANCE REGULATION**  
Docketed by: ile

**OFFICE OF INSURANCE REGULATION**

**MICHAEL YAWORSKY**  
COMMISSIONER

IN THE MATTER OF:

CASE NO.: 324090-24

AMELIA FINANCE LLC  
\_\_\_\_\_ /

CONSENT ORDER

THIS CAUSE came on for consideration as the result of AMELIA FINANCE LLC's ("AMELIA") violation of one or more provisions of the Florida Insurance Code as outlined in their 2023 Market Conduct Examination conducted by the FLORIDA OFFICE OF INSURANCE REGULATION ("OFFICE"). Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OFFICE hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and the parties herein. AMELIA is a premium finance company authorized to transact business in Florida and subject to regulation by the OFFICE, pursuant to the Florida Insurance Code.

2. On or about December 14, 2023, the OFFICE completed a market conduct examination of AMELIA.

3. The OFFICE documented the following violations of the Florida Insurance Code by AMELIA:

- a. Use of unapproved premium finance agreement form or related form (Section 627.838(1), Florida Statutes); and

b. Failure to ensure premium finance agreement is dated (Section 627.839(1), Florida Statutes).

4. Section 627.838(1), Florida Statutes, provides that no premium finance agreement form or related form shall be used in this state by a premium finance company unless it has been filed with and approved by the OFFICE.

5. In one (1) instance, the OFFICE documented that AMELIA issued a premium finance agreement form that had not been approved by the OFFICE at the time of the examination.

6. Section 627.839(1), Florida Statutes, provides that a premium finance agreement shall be in writing, dated, and signed by or on behalf of the insured.

7. In seven (7) instances, the OFFICE documented that AMELIA failed to show that a premium finance agreement was dated.

8. Section 627.832(1)(b), Florida Statutes, provides that the OFFICE may deny, suspend, revoke, or refuse to renew any license if it finds that the licensee has violated any provision of Chapter 627, Part XV, Florida Statutes, or any rule of the commission.

9. Section 627.833, Florida Statutes, provides that if the OFFICE finds that one or more grounds exist for the discretionary revocation or suspension of a license issued under Chapter 627, Florida Statutes, the OFFICE may, in lieu of such revocation or suspension, impose a fine upon the premium finance company.

10. The OFFICE finds that AMELIA has violated Sections 627.838(1) and 627.839(1), Florida Statutes.

11. AMELIA agrees that within 10 days of the execution of this Consent Order, AMELIA shall pay an administrative fine in the amount of \$800.00 U.S. Dollars to the OFFICE.

AMELIA shall send its payment to the address reflected on the invoice attached hereto as "Exhibit A".

12. Any deadlines, reporting requirements, other provisions, or requirements set forth in this Consent Order may be altered or terminated by written approval of the OFFICE. Such approval must be requested in writing prior to any proposed deviation from the terms of this Consent Order.

13. AMELIA agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may result, without further proceedings, in the OFFICE suspending, revoking, or taking other administrative action as it deems appropriate upon AMELIA's license in this state in accordance with Sections 120.569(2)(n) and 120.60(6), Florida Statutes.

14. AMELIA additionally agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may subject AMELIA to such administrative action as the OFFICE deems appropriate, as specifically authorized by law.

15. AMELIA additionally agrees that any future violations of the statutes or rules named herein may be deemed willful, subjecting AMELIA to penalties as the OFFICE deems appropriate.

16. AMELIA expressly waives a hearing in this matter, the making of findings of fact and conclusions of law by the OFFICE, and all further and other proceedings herein to which it may be entitled by law or rules of the OFFICE. AMELIA hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order in any forum available to it, now or in the future, including the right to any administrative proceeding, state or federal court action, or any appeal.

17. Each party to this action shall bear its own costs.

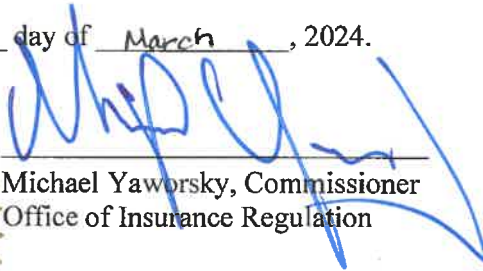
18. The parties agree that this Consent Order shall be deemed to be executed when the OFFICE has signed and docketed a copy of this Consent Order bearing the notarized signature of the authorized representative of AMELIA.

WHEREFORE, the agreement between AMELIA FINANCE LLC and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED.

All terms and conditions contained herein are hereby ORDERED.

DONE AND ORDERED this 26<sup>th</sup> day of March, 2024.



  
Michael Yaworsky, Commissioner  
Office of Insurance Regulation

By execution hereof, AMELIA FINANCE LLC, consents to entry of this Consent Order, agrees without reservation to all the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that they have the authority to bind AMELIA FINANCE LLC, to the terms and conditions of this Consent Order.

AMELIA FINANCE LLC

By: GEORGE SHEFFIELD  
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[Corporate Seal]

Print Name: George Sheffield

Title: Managing Member

Date: 3/20/2024

STATE OF Florida

COUNTY OF Nassau

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 20 day of March 2024, by George Sheffield (name of person) as Managing Member for Amelia Finance LLC. (type of authority; e.g., officer, trustee, attorney-in-fact) (company name)



[Signature]  
(Signature of the Notary)

Anthony DiBuono  
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known  OR Produced Identification

Type of Identification Produced \_\_\_\_\_

My Commission Expires \_\_\_\_\_

COPIES FURNISHED TO:

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